

Exhibit 1



CT Corporation

**Service of Process
Transmittal**

08/29/2017

CT Log Number 531843186

TO: Lynn Cravey
Fidelity National Information Services, Inc.
11601 Roosevelt Blvd N
Saint Petersburg, FL 33716-2202

RE: Process Served in Michigan

FOR: Chex Systems, Inc. (Domestic State: MN)

ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

TITLE OF ACTION:	Michael Tedeschi, Pltf. vs. ChexSystems, Inc., Dft.
DOCUMENT(S) SERVED:	Summons, Proof of Service, Complaint
COURT/AGENCY:	Marquette County - 96th District Court, MI Case # M170644GC
NATURE OF ACTION:	Violation of Fair Credit Reporting Act
ON WHOM PROCESS WAS SERVED:	The Corporation Company, Plymouth, MI
DATE AND HOUR OF SERVICE:	By Certified Mail on 08/29/2017 postmarked on 08/22/2017
JURISDICTION SERVED :	Michigan
APPEARANCE OR ANSWER DUE:	Within 28 days
ATTORNEY(S) / SENDER(S):	Michael Tedeschi 207 Sidewinder St. Gwinn, MI 49841 905-346-2661
ACTION ITEMS:	CT has retained the current log, Retain Date: 08/29/2017, Expected Purge Date: 09/03/2017 Image SOP Email Notification, Crystal Warren Crystal.Warren@FISGlobal.com Email Notification, Andrew Donnellan andrew.donnellan@fisglobal.com Email Notification, Kathy Hause Kathy.Hause@FISGlobal.com Email Notification, Lynn Cravey Lynn.Cravey@FISGlobal.com Email Notification, Debbie Segers Debbie.Segers@fisglobal.com
SIGNED:	The Corporation Company
ADDRESS:	40600 ANN ARBOR RD E STE 201 Plymouth, MI 48170-4675
TELEPHONE:	213-337-4615

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Information displayed on this transmittal is for CT Corporation's record keeping purposes only and is provided to the recipient for quick reference. This information does not constitute a legal opinion as to the nature of action, the amount of damages, the answer date, or any information contained in the documents themselves. Recipient is responsible for interpreting said documents and for taking appropriate action. Signatures on certified mail receipts confirm receipt of package only, not contents.

Michael Tedeschi
207 Sidewinder St.
Gwin, MI 49841

CERTIFIED MAIL



7015 0640 0001 1933 7847



1000



48170

U.S. POSTAGE
PAID
MARQUETTE, MI
49855
AUG 22 17
AMOUNT
\$6.80
R2304E105313-09

CHEX SYSTEMS, INC
% THE CORPORATION COMPANY
40600 ANN ARBOR RD E
STE 201
PLYMOUTH MI 48170

4817034675 C021



Approved, SCAO

Original - Court
1st copy - Defendant2nd copy - Plaintiff
3rd copy - Return

96th STATE OF MICHIGAN JUDICIAL DISTRICT JUDICIAL CIRCUIT COUNTY PROBATE	SUMMONS AND COMPLAINT	CASE NO. M17-0644-GC
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Court address
234 W. Baraga Ave. Marquette, Mi 49855

906 225 8235

Court telephone no.

Plaintiff's name(s), address(es), and telephone no(s).

Michael Tedeschi
207 Sidewinder St.
Gwinn, Mi 49841
905 346 2661

v

Defendant's name(s), address(es), and telephone no(s).

CheX Systems, Inc.
7805 Hudson Rd.
Suite 1000
Woodbury, MN 55123
800 513 7125

RECEIVED

AUG 22 2017

Plaintiff's attorney, bar no., address, and telephone no.

Pro Se

96th District Court

- SUMMONS** NOTICE TO THE DEFENDANT: In the name of the people of the State of Michigan you are notified:
1. You are being sued.
 2. **YOU HAVE 21 DAYS** after receiving this summons to file a written answer with the court and serve a copy on the other party or take other lawful action with the court (28 days if you were served by mail or you were served outside this state).
 3. If you do not answer or take other action within the time allowed, judgment may be entered against you for the relief demanded in the complaint.

Issued 8-22-17	This summons expires 11-21-17	Court clerk <i>[Signature]</i>
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Family Division Cases (The following is information required in the caption of every complaint and is to be completed by the plaintiff.)

- ☐ This case involves a minor who is under the continuing jurisdiction of another Michigan court. The name of the court, file number, and details are on page ____ of the attached complaint.
- ☐ There is no other pending or resolved action within the jurisdiction of the family division of circuit court involving the family or family members of the parties.
- ☐ An action within the jurisdiction of the family division of the circuit court involving the family or family members of the parties has been previously filed in ____ Court.

The action ☐ remains ☐ is no longer pending. The docket number and the judge assigned to the action are:

Docket no.	Judge	Bar no.
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Civil Cases (The following is information required in the caption of every complaint and is to be completed by the plaintiff.)

- ☐ This is a business case in which all or part of the action includes a business or commercial dispute under MCL 600.8035.
- ☒ There is no other pending or resolved civil action arising out of the same transaction or occurrence as alleged in the complaint.
- ☐ A civil action between these parties or other parties arising out of the transaction or occurrence alleged in the complaint has been previously filed in ____ Court.

The action ☐ remains ☐ is no longer pending. The docket number and the judge assigned to the action are:

Docket no.	Judge	Bar no.
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VENUE

Plaintiff(s) residence (include city, township, or village) Gwinn, Marquette County, MI	Defendant(s) residence (include city, township, or village) Woodbury, MN
Place where action arose or business conducted Marquette county, MI	

Date

Signature of attorney/plaintiff

If you require special accommodations to use the court because of a disability or if you require a foreign language interpreter to help you fully participate in court proceedings, please contact the court immediately to make arrangements.

Note to Plaintiff: The summons is invalid unless served on or before its expiration date.

SUMMONS AND COMPLAINT
Case No. _____

PROOF OF SERVICE

TO PROCESS SERVER: You are to serve the summons and complaint not later than 91 days from the date of filing or the date of expiration on the order for second summons. You must make and file your return with the court clerk. If you are unable to complete service you must return this original and all copies to the court clerk.

CERTIFICATE / AFFIDAVIT OF SERVICE / NONSERVICE

☐ **OFFICER CERTIFICATE**

OR

☐ **AFFIDAVIT OF PROCESS SERVER**

I certify that I am a sheriff, deputy sheriff, bailiff, appointed court officer, or attorney for a party (MCR 2.104[A][2]), and that: (notarization not required)

Being first duly sworn, I state that I am a legally competent adult who is not a party or an officer of a corporate party, and that: (notarization required)

- ☐ I served personally a copy of the summons and complaint.
☐ I served by registered or certified mail (copy of return receipt attached) a copy of the summons and complaint, together with _____

List all documents served with the Summons and Complaint

_____ on the defendant(s):

Defendant's name	Complete address(es) of service	Day, date, time

- ☐ I have personally attempted to serve the summons and complaint, together with any attachments, on the following defendant(s) and have been unable to complete service.

Defendant's name	Complete address(es) of service	Day, date, time

I declare that the statements above are true to the best of my information, knowledge, and belief.

Service fee \$	Miles traveled	Fee \$	TOTAL FEE \$
Incorrect address fee \$	Miles traveled	Fee \$	

Signature _____

Name (type or print) _____

Title _____

Subscribed and sworn to before me on _____, _____ County, Michigan.
Date

My commission expires: _____ Signature: _____
Date Deputy court clerk/Notary public

Notary public, State of Michigan, County of _____

ACKNOWLEDGMENT OF SERVICE

I acknowledge that I have received service of the summons and complaint, together with _____ Attachments

_____ on _____
Day, date, time

Signature _____ on behalf of _____

STATE OF MICHIGAN
IN THE 96th DISTRICT COURT

Michael Tedeschi

Plaintiff,

-vs-

Case No.
Hon.

ChexSystems, Inc.

Defendant,

Michael Tedeschi
In Pro Per
207 Sidewinder St
Gwinn, MI 49841
(906) 346 -2661
mjted@icloud.com

ChexSystems, Inc.
7805 Hudson Rd.
Suite 1000
Woodbury, MN 55123
(800) 513 7125

COMPLAINT

Introduction

1. The Fair Credit Reporting Act (FCRA) requires consumer reporting agencies adopt reasonable procedures that are fair and equitable with regard to the proper utilization of consumer credit data; it sets forth procedures in case of disputes, with specific requirements that a reasonable reinvestigation be conducted, within a specified time period, and that employees are trained 15 U.S.C. §§1681b, §1681e, and §1681i.

Parties

2. The Plaintiff, Michael Tedeschi (“TEDESCHI”), is a resident of Marquette County, Michigan.

3. The Defendant, ChexSystems, Inc. (“CHEX”) is a foreign corporation doing business in Marquette County, Michigan.

Jurisdiction

4. The amount in controversy is \$10,000.00 or less, exclusive of costs and attorney’s fees.

Venue

5. The transactions and occurrences which give rise to this action occurred in Marquette County, Venue is proper for the 96th District Court.

GENERAL ALLEGATIONS

6. On or about August 12, 2016, Plaintiff filed a dispute electronically on Defendants website known as a “reinvestigation” with CHEX, a national credit reporting agency, in regard to an entry by First Merit Bank. TEDESCHI disputes the validity and accuracy of the entry, citing concerns that the negative data contained in reference to the entry was not a consumer debt but a commercial one and therefore, should not have been reported, and that the amount shown incorrect.

7. In a letter dated August 13, 2016 CHEX acknowledges receipt of TEDESCHI dispute.

8. In a letter dated September 12, 2016 CHEX advises they were unable to verify the accuracy of the disputed information and as required by FCRA and have removed the data from TEDESCHI credit file. They claim their investigation is complete.

9. In a letter dated October 3rd, 2016 CHEX state the First Merit Bank data has been reinserted into TEDESCHI credit file, CHEX contradict their previous claim that their investigation was complete, now stating the entry was removed “due to the length of time that had passed since the original dispute was received.”

10. In a letter dated October 13, 2016, TEDESCHI points out that the initial dispute investigation demanded August 12th, was never properly completed, as the question of its legitimacy of the charge and accuracy of the amount were never addressed.

TEDESCHI's letter contains a procedural request, that by law require a response within 15 days, none was received.

11. In a letter dated October 16th, 2016 CHEX now advises that a “clerical oversight” occurred, and they have removed the First Merit Bank entry again. CHEX has not responded to the procedural request.

COUNT I - IV Fair Credit Reporting Act (FCRA)

12. Plaintiff(s) incorporates the preceding allegations by reference. Paragraphs 1 – 11.

Count I

13. CHEX did violate FCRA § 607(b) 15 U.S.C.S. § 1681(e) failing to maintain reasonable policy and procedures to assure maximum possible accuracy of information contained in consumers credit files.

Count II

14. CHEX did violate FCRA § 611(a)(1)(A) 15 U.S.C.S. § 1681i as they did not complete a reasonable investigation of the disputes as required.

Count III

15. CHEX did violate FCRA § 610(2)(c) 15 U.S.C.S. § 1681h as they failed to adequately train personnel to insure procedural compliance.

Count IV

16. CHEX did violate FCRA § 611(6)(B)(iii) 15 U.S.C.S. § 1681h as they failed to response to a procedural request as specified on or before the expiration of the statutory time limit.

17. Plaintiff has suffered damages as a result of these violations of the FCRA.

Demand for Judgment for Relief

Accordingly, Plaintiffs requests that the Court grant:

- a. The amount of \$10,000.00 representing compensation for repeated non-compliance with the content, policy and procedures outlined in the FCRA, including emotional distress, mental anguish, frustration, pain and suffering.
- b. Equitable relief under statute and common law.
- c. Statutory damages.
- e. Statutory costs and fees.
- f. Any other equitable relief the court deems appropriate to fully redress Plaintiffs damages.

Respectfully Submitted

22 Aug 2017

By: 

Michael Tedeschi

In Pro Per

207 Sidewinder St.

Gwinn, Mi 49841

906 346 2661

mjted@icloud.com